

spraying the streets with marigold petals. Hindu women paused from their chores of peeling garlic and doing laundry to offer garlands and blessings.

The cheerful scene, part of Jeetubhai Waghela's campaign for a seat in the state legislature, played out beneath a cloth banner that revealed a more ominous aspect of the coming election here in India's western state of Gujarat. The banner vows to avenge the killing of 58 Hindus during an attack on a train by Muslims last February, and as the supporters of Waghela, a member of the Hindu-nationalist Bharatiya Janata Party (BJP), pressed forward and choked the alleys, Muslim residents quickly hurried indoors.

"Here comes the lion," roared Waghela's men.

Nine months ago, as Gujarat was being riven by religious violence that followed the killing of the Hindus, Waghela stormed the same streets with a mob of Hindu men wearing orange bandanas and armed with swords, sticks and gasoline, according to witnesses and police records. Shouting angry slogans at Muslim residents, Waghela allegedly ordered the mob to loot and destroy their homes, leaving them homeless for months.

"For three days, Waghela and his men looted and burnt our homes. For eight months, we lived in relief camps because of him," said Nasir Khan, a complainant. "Now he tells Hindus he is their protector against us. Where do we run for cover if he gets elected?"

After a Muslim mob in the town of Godhra killed 58 Hindu train passengers in February, more than 1,000 people died, most of them Muslim, in weeks of arson and killing throughout Gujarat. Human rights groups have accused the BJP—the ruling party in Gujarat as well as in India's national government—of essentially ignoring the killings by its Hindu extremist allies.

As Gujarat prepares to elect a new state legislature on Thursday, many analysts are describing the vote as an important test of the secular foundations of India's religiously and ethnically diverse democracy.

In a state where only 9 percent of the population of 50 million is Muslim, the BJP is counting on sectarian passions to consolidate the Hindu vote. Throughout the state, BJP leaders have delivered fiery speeches against Muslims involved in the Feb. 27 attack and against Pakistan-aided Islamic militants killing Hindus in the revolt-wracked province of Jammu and Kashmir.

One such party stalwart is Waghela, who was arrested in connection with this year's riots on four charges, including murder and rioting. Jailed for 108 days and now free on bail, Waghela, 31, is back here in Gomtipur, a mixed working-class neighborhood in Ahmedabad, with folded hands, asking for votes for the BJP. He denies playing a role in the riots and insists he was framed.

Campaigning on a recent morning, Waghela identified a new target of hate for his Hindu voters. Climbing on a platform, he told them that a fancy new high-rise for Muslims is being planned adjacent to their homes, on the site of a closed textile mill. He warned them that they would not be safe any longer.

"You will be surrounded from all sides by Muslims," said Waghela, breathlessly flicking back his hair from his forehead. "Don't let them gain power over you. Vote for me and I will stop that building plan."

"Do you want the building here?" he said. "No!" the crowd shouted back.

This election is critical to the political destiny of the BJP, which has suffered defeats in several state elections in the past two years. Gujarat is the last major state in which the party holds power, and critics fear

that it could use a victory here as an endorsement of strident Hindu politics. The national coalition that the BJP leads in New Delhi under Prime Minister Atal Bihari Vajpayee will face the polls in 2004.

"In this election, the BJP is seeking a legitimization of violence that its members indulged in against the Muslims," said Achyut Yagnik, a political analyst and social worker in Gujarat. "The results in Gujarat will determine whether they take this appeal of Hindutva [Hindu chauvinism] beyond Gujarat."

The BJP's main challenger in Gujarat—and at the national level—is the Congress party, which attacks the BJP's Hindu fundamentalism for endangering the lives and rights of India's religious minorities. As a result, Gujarat's Muslims and Christians have rallied behind Congress, while many Hindu voters in Gujarat feel that Congress, headed at the national level by the Italian-born Sonia Gandhi, has an anti-Hindu slant and defends only the religious minorities.

Opinion polls show that it is likely to be a close contest between the BJP and Congress. Some secular analysts said that although Hindu voters may find the demagoguery of the BJP attractive, the social divisions inherent in the caste system may prevent Hindus from voting as a bloc.

The Muslims of Gujarat, on the other hand, appear to have decided to vote en masse for Congress. Yet many complained that Congress took their support for granted and often forgot them when attaining power. They will vote for Congress, they say, simply because they have no other choice.

Nowhere is this frustration felt more sharply than in Godhra, the epicenter of Gujarat's religious strife.

The BJP's candidate in Godhra, Haresh Bhatt, campaigns under banners of the burning train, distributes pictures of the dead Hindu passengers and describes the election as a "religious war." But the Congress candidate there, Rajendra Singh Patel, many Muslims said, was involved in burning the shops and homes of Muslims in March.

"We made two appeals to the Congress last month not to field Patel in the elections, but they still made him the candidate," said Mohammad Yusaf, 56, a clerk in the city government. "But we are caught between a ditch and a well. To defeat the BJP, we will have to vote for Patel. But our heart is not in it."

THE HOUSING BOND AND CREDIT MODERNIZATION AND FAIRNESS ACT OF 2003

HON. AMO HOUGHTON

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Wednesday, January 8, 2003

Mr. HOUGHTON. Mr. Speaker, I am pleased to join my colleague from Massachusetts, Representative RICHARD NEAL, in introducing our bill, "The Housing Bond and Credit Modernization and Fairness Act of 2003". My collaboration with Mr. NEAL today is indicative of the broad bipartisan support Housing Bonds and the Low Income Housing Tax Credit (Housing Credit) programs enjoy.

The Congress has a golden opportunity, without creating any new program or asking for any appropriation of Federal money, to create new housing opportunity for tens of thousands of low- and moderate-income families every year. All it will take is enactment of simple legislation to eliminate obsolete provisions

in the two principal federal programs that finance the production of affordable housing: Housing Bonds, or single-family Mortgage Revenue Bonds, MRBs, as they are commonly known, and the Housing Credit.

This bill is identical to the one Representative NEAL and I introduced in the 107th Congress, which earned the support of 360 House cosponsors from both parties, from all regions of the country, and from rural and urban districts.

The Housing Bond and Credit Modernization and Fairness Act of 2003 would do three things.

First, the bill would repeal the Ten-Year Rule, a provision added to the MRB program in 1988 that prevents states from using homeowner payments on such mortgages to make new mortgages to additional qualified purchasers. For each day the Ten-Year Rule is in effect, states lose millions of dollars in financing for first-time home buyer mortgages, amounting to more than \$12 billion in mortgage authority between 2001 and 2005. This represents nearly half of the entire Bond cap increase Congress enacted in 2000. Our bill would eliminate the Ten-Year Rule to allow states to use mortgage payments to finance additional lower income mortgages.

Second, the bill would replace the present unworkable limit on the price of the homes these mortgages can finance with a simple limit that works. No reliable comprehensive data exists to determine average area home prices. The current price limits were issued in 1994 based on 1993 data. They are obsolete and well below current home price levels in most parts of the country. Many qualified buyers simply cannot find homes that are priced below the outdated limits.

The answer is to replace the present limit, set in Washington, by a simple formula limiting the purchase price to three and a half times the qualifying income under the program.

Finally, the bill makes Housing Credit apartment production viable in rural areas by allowing statewide median incomes as the basis for the income limits in that program. This change would apply the same methodology for determining qualifying income levels used in the MRB Program. HUD data shows that current income limits inhibit Housing Credit development in more than 1,300 nonmetropolitan counties across the country.

I am pleased to tell my colleagues that the changes proposed by the Housing Bond and Credit Modernization and Fairness Act of 2003 have been endorsed by the bipartisan National Governors Association, the National Council of State Housing Agencies, and every major national housing organization. These groups know how important the Housing Bond and Housing Credit programs are in giving states the ability to meet the housing needs of low- and moderate-income families.

Today, I ask you to join in a bipartisan effort to see that these important provisions are enacted as part of tax legislation this year.

TRIBUTE TO PAUL B. HIGGINBOTHAM

HON. TAMMY BALDWIN

OF WISCONSIN

IN THE HOUSE OF REPRESENTATIVES

Wednesday, January 8, 2003

Ms. BALDWIN. Mr. Speaker, I rise today to recognize Paul B. Higginbotham, a Dane